

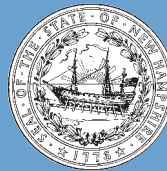
A UNIQUE combination

What's most unique about the UNIQUE Plan is that it's designed to provide you with some of the most important elements of a successful college savings plan — ease, convenience, tax advantages, flexibility, and investment options. Managed by Fidelity Investments, the UNIQUE Plan was developed with this combination in mind. The result is a smart and easy way to invest for college.

The UNIQUE Plan is available to everyone.⁸ It is intended for individuals of all income levels and investment styles with higher education goals for their children, grandchildren, or other loved ones. Whether the student attends a private college, public university, graduate school, two-year community college, or vocational-technical school, anywhere in the U.S., the UNIQUE Plan can help you meet the significant financial challenge that lies ahead.

Please refer to the Fact Kit for more details.

For more information
or an enrollment kit, visit
Fidelity.com/unique or call
800-544-1722



¹ Beginning January 1, 2002, withdrawals for qualified higher education expenses will be free from federal income tax. The provisions of the Economic Growth and Tax Relief Reconciliation Act of 2001 will expire on December 31, 2010. Unless the law is extended by Congress, the federal tax treatment of 529 Plans will revert to its status prior to January 1, 2002.

² Current regulations prohibit you from transferring assets among Portfolios. However, you can direct future contributions to a different Portfolio at any time.

³ The UNIQUE Plan does not guarantee a rate of return and may not be right for everyone. However, if you are looking for a way to invest for a child's higher education, it might be right for you.

⁴ "College-related expenses" means "qualified higher education expenses" as defined by IRS code Section 529.

⁵ See the Fact Kit for more complete information.

⁶ In addition to the annual maintenance fee, there is a daily charge at a rate equal to 0.30% of your account assets per year. Underlying mutual fund fees also have their own fees and expenses.

⁷ Fidelity Investments is an independent entity and is not affiliated with Upromise, Inc.

⁸ If you are not a resident of New Hampshire, you may want to investigate whether your state offers a plan with alternative tax advantages for its residents.

Brokerage services are provided by Fidelity Brokerage Services LLC, Member NYSE, SIPC.

★ The ★
UNIQUE
College Investing Plan™



**Invest in a tax-free¹
college plan designed
to grow with your child.**

Get started today

Sponsored by the

State of New Hampshire

and managed by



Open to all U.S. residents

The UNIQUE Plan advantage

The UNIQUE College Investing Plan can be an easy and effective way to help you invest for a student's higher education:

- Enjoy qualified withdrawals that are free from federal income tax¹
- Benefit from no income restrictions
- Take advantage of high contribution limits
- Use at accredited colleges and universities nationwide
- Choose from investment options to help fit your investment style²
- Change a designated beneficiary at any time
- Start investing with as little as \$50 a month
- Supplement your college savings with Upromise

Highlights of the UNIQUE Plan

The UNIQUE Plan offers a wide range of significant benefits that make it a smart way to invest for college.³

- **Tax-free college savings¹.** Savings in your UNIQUE Plan account grow tax free and you pay no federal income tax when the money is withdrawn to pay for college-related expenses.⁴ This allows your money to grow faster than it could in a comparable taxable account and puts all of your college savings dollars to work for you.
- **No income restrictions.** Enjoy the benefits of the UNIQUE Plan regardless of your income level.
- **High contribution limits.** The UNIQUE Plan allows for total plan contributions of over \$230,000.⁵
- **Flexible use of funds.** Proceeds can be used to pay for a wide range of college-related expenses

such as tuition, school supplies, and room and board at accredited colleges and universities nationwide.⁴

■ **Investment options help fit your investment style.** Choose from several investment strategies — from aggressive to moderate to conservative. If you prefer to leave all the investment decisions to Fidelity, simply contribute to your account and let Fidelity take care of the rest by automatically investing your contributions in an Age-Based Portfolio. Or, choose from other UNIQUE Plan Portfolios if you want to individualize your college plan based on your investment objective, risk tolerance, time horizon, and other factors.²

■ **Change beneficiaries at any time.** You can designate another eligible beneficiary at any time without paying a penalty.⁵ And you always maintain control over account assets.

■ **Low investment requirement.** Get started with as little as \$50 a month by using Fidelity Automatic Account Builder® (FAAB). FAAB allows you to make monthly payments directly from your checking account. And you can increase your monthly contribution or make additional lump sum contributions at any time.

■ **Low fees and expenses.⁶** A low annual maintenance fee of \$30 per account is waived when you sign up for FAAB, direct deposit, or if your account balance exceeds \$25,000. Please see the Fact Kit for more details on fees and expenses.

■ **Supplement your college savings with Upromise.⁷** Enroll your UNIQUE Plan account at Upromise.com and begin earning contributions towards your college savings.

Regular investing can add up over time

The chart demonstrates how smaller amounts invested on a regular basis can accumulate to a significant amount over time, and you can always add a sizeable lump sum whenever you choose.

| Monthly Investment | 5 Years | 10 Years | 15 Years | 20 Years |
|--------------------|----------|----------|-----------|-----------|
| \$100 | \$7,294 | \$18,012 | \$33,761 | \$56,900 |
| \$300 | \$21,883 | \$54,037 | \$101,282 | \$170,700 |
| \$500 | \$36,472 | \$90,062 | \$168,803 | \$284,500 |

This hypothetical example illustrates the future growth in different regular monthly investments for different periods of time and assumes an average annual investment return of 8%, assuming reinvestment of dividends and capital gains. This does not reflect an actual investment in the UNIQUE Plan and does not reflect any taxes. Unit price and return will vary, and different investments may perform better or worse than this example. Regular investment plans do not assure a profit and do not protect against a loss in a declining market.

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